

**Table I.F.9 Percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and selected characteristics: United States, 2019**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91.6%	80.8%	85.3%	87.0%	91.6%	93.6%	83.3%	92.9%
Industry group **								
Agric., fish., forest.	92.2%	90.2%	87.4%	100.0%	95.8%	89.8%	90.7%	92.7%
Mining and manufacturing	93.1%	85.0%	84.8%	93.3%	94.6%	92.9%	85.1%	93.7%
Construction	89.6%	74.5%	87.5%	86.4%	96.7%	87.9%	83.3%	92.9%
Utilities and transp.	94.5%	100.0%	66.2%	94.3%	89.6%	96.3%	80.5%	95.3%
Wholesale trade	90.5%	83.8%	81.4%	91.9%	89.1%	92.9%	83.7%	92.2%
Fin. svcs. and real estate	94.4%	84.4%	90.6%	96.2%	95.2%	94.8%	89.3%	94.9%
Retail trade	91.7%	82.7%	91.5%	87.9%	81.1%	94.9%	87.5%	92.3%
Professional services	91.9%	74.6%	84.7%	80.3%	90.5%	95.4%	79.6%	93.7%
Other services	85.6%	83.7%	86.1%	83.0%	87.6%	85.6%	83.5%	86.1%
Ownership								
For profit, incorporated	91.8%	78.2%	86.9%	87.0%	92.6%	93.4%	83.8%	92.9%
For profit, unincorporated	90.0%	84.0%	77.7%	85.1%	87.2%	95.1%	79.8%	92.3%
Nonprofit	92.5%	88.6%	86.4%	90.7%	91.5%	93.4%	86.5%	93.0%
Age of firm								
Less than 5 years	80.5%	85.7%	78.4%	85.4%	82.4%	64.3% *	81.3%	79.9%
5-9 years	83.3%	80.5%	83.9%	81.4%	82.6%	96.5%	81.4%	84.7%
10-19 years	86.8%	81.7%	90.2%	87.5%	92.4%	79.2%	85.8%	87.2%
20 or more years	93.0%	79.1%	85.4%	88.0%	93.0%	94.4%	83.2%	93.9%
Multi/single status								
2 or more locations	93.6%	87.9%	85.0%	91.9%	92.9%	93.9%	86.0%	93.7%
1 location only	86.0%	80.6%	85.4%	85.5%	89.7%	83.4%	83.0%	88.5%
Percent full-time employees								
Less than 25%	84.9%	98.5%	76.6%	75.7%	64.6%	94.4%	76.7%	86.6%
25-49 %	94.5%	82.8%	88.9%	88.4%	92.8%	97.6%	88.0%	95.7%
50-74 %	90.5%	80.3%	92.3%	83.7%	91.8%	92.2%	84.6%	91.7%
75% or more	91.7%	80.4%	84.7%	87.4%	91.9%	93.5%	83.1%	93.0%
Union presence								
No union employees	91.4%	82.7%	85.4%	87.2%	92.3%	93.3%	84.1%	92.7%
Has union employees	92.5%	--	84.9%	84.6%	87.7%	94.2%	71.6%	93.3%
Percent low-wage employees								
50% or more low-wage	90.8%	86.7%	85.8%	74.7%	82.8%	95.1%	84.7%	91.5%
Less than 50% low-wage	91.7%	80.3%	85.3%	87.7%	92.2%	93.4%	83.2%	93.0%
Percent women employees								
Less than 25%	90.5%	81.0%	84.1%	86.0%	94.1%	92.2%	82.5%	92.4%
25-49 %	94.0%	81.9%	82.5%	93.2%	94.2%	95.0%	84.9%	94.9%
50-74 %	90.6%	81.0%	91.9%	85.6%	85.8%	92.9%	86.0%	91.2%
75% or more	91.1%	78.3%	82.1%	82.5%	90.0%	93.7%	78.6%	92.7%
Percent age 50 or older employees								
Less than 25%	89.9%	84.6%	83.1%	83.3%	90.7%	92.7%	82.7%	91.5%
25-49 %	93.6%	86.4%	88.4%	91.2%	91.6%	94.7%	87.3%	94.1%
50-74 %	89.5%	77.3%	87.3%	87.9%	93.9%	89.2%	82.4%	90.8%
75% or more	80.5%	68.1%	78.2%	86.9%	88.6%	90.7%	71.1%	90.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and selected characteristics: United States, 2019**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.47%	2.54%	1.97%	1.37%	1.11%	0.59%	1.29%	0.50%
Industry group **								
Agric., fish., forest.	3.99%	6.78%	7.76%	0.00%	3.10%	8.45%	4.24%	5.15%
Mining and manufacturing	1.04%	8.59%	5.49%	2.03%	2.55%	1.23%	3.34%	1.09%
Construction	1.92%	10.35%	3.98%	3.74%	1.65%	5.10%	3.45%	2.15%
Utilities and transp.	1.28%	0.00%	9.66%	3.41%	4.07%	1.42%	6.05%	1.29%
Wholesale trade	1.57%	8.52%	8.84%	2.65%	3.20%	1.96%	4.66%	1.53%
Fin. svcs. and real estate	0.87%	6.69%	4.78%	1.27%	1.87%	1.03%	3.40%	0.88%
Retail trade	1.65%	6.41%	3.17%	3.55%	8.02%	1.57%	2.74%	1.84%
Professional services	0.68%	4.86%	3.56%	3.27%	1.77%	0.64%	2.65%	0.66%
Other services	2.25%	5.20%	3.85%	4.47%	4.36%	3.47%	3.05%	2.67%
Ownership								
For profit, incorporated	0.55%	3.27%	1.77%	1.54%	1.27%	0.72%	1.36%	0.60%
For profit, unincorporated	1.44%	4.84%	7.26%	4.22%	3.85%	1.24%	3.90%	1.47%
Nonprofit	1.12%	4.77%	7.93%	2.98%	1.78%	1.50%	3.79%	1.17%
Age of firm								
Less than 5 years	5.56%	5.30%	10.70%	5.43%	10.85%	23.42% *	5.13%	9.28%
5-9 years	3.58%	7.05%	5.21%	6.86%	7.58%	1.85%	4.33%	5.37%
10-19 years	2.37%	4.99%	2.27%	2.82%	2.41%	7.49%	2.24%	3.31%
20 or more years	0.39%	3.81%	2.05%	1.50%	0.88%	0.46%	1.56%	0.40%
Multi/single status								
2 or more locations	0.47%	11.17%	4.82%	1.58%	0.96%	0.56%	2.83%	0.48%
1 location only	1.19%	2.59%	2.11%	1.72%	2.31%	7.55%	1.40%	1.82%
Percent full-time employees								
Less than 25%	5.65%	1.52%	14.37%	13.23%	18.80%	1.72%	10.53%	6.46%
25-49 %	1.01%	8.59%	5.14%	3.13%	3.50%	0.66%	3.24%	1.03%
50-74 %	1.22%	6.17%	2.93%	4.71%	2.28%	1.59%	3.22%	1.31%
75% or more	0.51%	2.95%	2.22%	1.49%	1.16%	0.66%	1.45%	0.55%
Union presence								
No union employees	0.54%	2.38%	2.03%	1.42%	1.02%	0.77%	1.28%	0.59%
Has union employees	0.97%	--	7.82%	5.59%	4.51%	0.85%	6.79%	0.96%
Percent low-wage employees								
50% or more low-wage	1.49%	6.07%	5.54%	7.88%	5.69%	0.95%	4.54%	1.57%
Less than 50% low-wage	0.49%	2.69%	2.03%	1.36%	1.10%	0.64%	1.34%	0.53%
Percent women employees								
Less than 25%	0.84%	3.91%	2.58%	2.16%	1.37%	1.32%	1.82%	0.96%
25-49 %	0.63%	6.69%	5.37%	1.52%	1.36%	0.71%	2.95%	0.60%
50-74 %	1.08%	4.66%	2.36%	3.97%	3.38%	1.18%	2.74%	1.17%
75% or more	1.31%	5.83%	5.99%	3.46%	2.04%	1.82%	3.51%	1.40%
Percent age 50 or older employees								
Less than 25%	0.82%	3.19%	3.47%	2.34%	1.80%	1.08%	2.02%	0.89%
25-49 %	0.61%	4.39%	2.50%	1.80%	1.81%	0.69%	1.89%	0.64%
50-74 %	1.57%	5.76%	3.54%	3.46%	1.67%	2.70%	2.83%	1.79%
75% or more	3.56%	8.23%	8.25%	4.17%	5.64%	3.78%	6.22%	2.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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